

SUBSTITUTED TRUSTEE'S DEED

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CLK.

WHEREAS, on or about 10th of May, 1991, RANDY D. BURKS and wife, PATRICIA A. BURKS executed a Deed of Trust to William H. Lovell, Trustee on behalf of FIRST COMMERCIAL MORTGAGE COMPANY OF MEMPHIS, now REGIONS BANK d/b/a REGIONS MORTGAGE Beneficiaries, which Deed of Trust is filed for record in Book 541 at page 745, et seq. in the land records in the office of the Chancery Clerk of DESOTO County, First Judicial District, Hernando, Mississippi; and,

WHEREAS, on July 14, 2004, REGIONS BANK d/b/a REGIONS MORTGAGE, the beneficiary of the above referenced Deed of Trust substituted John M. Teague as trustee in place of the original trustee as authorized by said Deed of Trust. Said Substitution of Trustee is recorded in Book 2054 at page 710 in the Office of the Chancery Clerk of the First Judicial District of DESOTO County, Mississippi.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and default having been made on the promissory note secured thereby, and the entire indebtedness secured by said Deed of Trust having been declared to be due and payable pursuant to the terms of said Deed of Trust, and REGIONS BANK d/b/a REGIONS MORTGAGE, as the holders of the Promissory Note and Deed of Trust have requested the undersigned Substituted Trustee so to do, I did, on 22nd of October, 2004, offer for sale at public outcry between the legal hours of 11:00 a.m. and 4:00 p.m., at the East front door of the County Courthouse of DESOTO County, at Hernando, Mississippi, for cash to the highest and best bidder, the following described land and property lying and being situated in the First Judicial District of DESOTO County, Mississippi, and being more particularly described as follows, to-wit:

Lot 184, Section C in Twin Lakes Subdivision in Section 6, Township 2 South, Range 8 West as recorded in DeSoto County Chancery Court Clerks Office, Plat Book 8, Pages 41-43.

WHEREAS, John M. Teague, Substituted Trustee under said Deed of Trust, foreclosed upon the security as provided for in said Deed of Trust, and;

WHEREAS, proper notice of foreclosure was given by publication in The DeSoto Times, a newspaper having general circulation in DESOTO County, Mississippi, having been published on the following dates: September 28, 2004; October 5, 2004; October 12, 2004 and October 19, 2004, and by posting one notice at the Courthouse in the County where the land is situated, in the manner and for the time required by law, and according to said notice, John M. Teague, Substituted Trustee, did on the 22nd

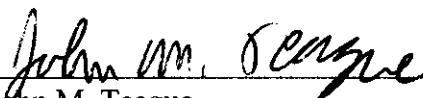
day of October, 2004, within legal hours, sell at public outcry to the highest and best bidder for cash that certain parcel of real estate held as security under the aforementioned Deed of Trust. The proof of publication of said notice of foreclosure is attached hereto as Exhibit "A" and is made a part of this Deed as if copied herein fully in words and figures.

NOW THEREFORE, in consideration of the premises and the sum of cash in hand paid, the FORTY THOUSAND ONE HUNDRED FORTY ONE AND 15/100THS (\$40,141.15) Dollars receipt of which is hereby acknowledged, John M. Teague, Substituted Trustee, does hereby sell and convey to REGIONS BANK d/b/a REGIONS MORTGAGE, the following described real property to-wit:

Lot 184, Section C in Twin Lakes Subdivision in Section 6, Township 2 South, Range 8 West as recorded in DeSoto County Chancery Court Clerks Office, Plat Book 8, Pages 41-43.

I hereby convey only such title as was vested in me as Substituted Trustee under the Deed of Trust aforesaid.

WITNESS MY SIGNATURE, this the 22nd day of October, 2004.


John M. Teague

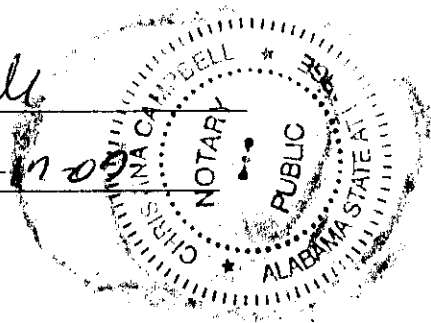
SUBSTITUTED TRUSTEE

STATE OF ALABAMA
COUNTY OF MOBILE

Personally appeared before me, the undersigned authority in and for the said county and state, within my jurisdiction, the within named, John M. Teague, Substituted Trustee, who acknowledged that he/she signed and executed the above and foregoing instrument.


NOTARY PUBLIC

My commission expires: 12-17-09



GRANTORS ADDRESS:

Regions Bank d/b/a Regions Mortgage
P.O. Box 5640
Montgomery, AL 36102-5640
1-800-828-3784

GRANTEE'S ADDRESS:

Regions Bank d/b/a Regions Mortgage
P.O. Box 5640
Montgomery, AL 36102-5640
1-800-828-3784

Prepared by and Return to:

John M. Teague
Pierce Ledyard Hudgens, P.C.
P.O. Box 161389
Mobile, AL 36616
(251) 338-1300
861/17004



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

STATE OF MISSISSIPPI
COUNTY OF DESOTO
SUBSTITUTED TRUSTEE'S
NOTICE OF SALE

WHEREAS, on or about 10th of May, 1991, RANDY D. BURKS and PATRICIA A. BURKS, husband and wife, executed a Deed of Trust to William H. Lovell, Trustee on behalf of FIRST COMMERCIAL MORTGAGE COMPANY OF MEMPHIS, now REGIONS BANK, d/b/a REGIONS MORTGAGE, Beneficiaries, which Deed of Trust is filed for record in Book 541 at page 745 et seq. in the land records in the office of the Chancery Clerk of DESOTO County, Hernando, Mississippi; and,

WHEREAS, on July 14, 2004, REGIONS BANK, d/b/a REGIONS MORTGAGE, the beneficiary of the above referenced Deed of Trust substituted John M. Teague as trustee in place of the original trustee as authorized by said Deed of Trust. Said Substitution of Trustee is recorded in Book 2054 at page 710 in the Office of the Chancery Clerk of the First Judicial District of DESOTO County, Hernando, Mississippi.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and default having been made on the promissory note secured thereby, and the entire indebtedness secured by said Deed of Trust having been declared to be due and payable pursuant to the terms of said Deed of Trust, and Regions Bank, d/b/a Regions Mortgage, formerly First Commercial Mortgage Company of Memphis, as the holders of the Promissory Note and Deed of Trust have requested the undersigned Substituted Trustee so to do, I will, on 22nd of October, 2004 offer for sale at public outcry between the legal hours of 11:00 a.m. and 4:00 p.m., at the East door of the County Courthouse of DESOTO County, Hernando, Mississippi, and being more particularly described as follows, to-wit:

Lot 184, Section C in Twin Lakes Subdivision in Section 6, Township 2 South, Range 8 West as recorded in DeSoto County Chancery Court Clerks Office, Plat Book 8, Pages 41-43.

I will convey only much title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 21st day of September, 2004.

/s/ John M. Teague
John M. Teague
Substituted Trustee
Pierce Ledyard Hudgens, P.C.
P.O. Box 161389
Mobile, Alabama 36616
(251) 336-1300
PLEASE PUBLISH:
Sept. 28, 2004; October 5th, 12th
and 19th, 2004

Volume No. 109 on the 28 day of Sept., 2004

Volume No. 109 on the 5 day of Oct., 2004

Volume No. 109 on the 12 day of Oct., 2004

Volume No. 109 on the 19 day of Oct., 2004

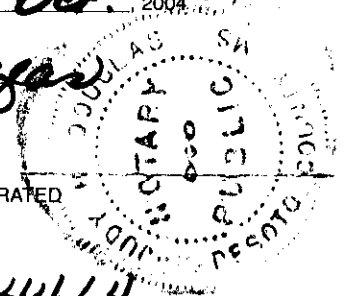
Volume No. _____ on the _____ day of _____, 2004

Diane Smith

Sworn to and subscribed before me, this 19 day of Oct., 2004.

By Judy M. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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